

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LAUREN A. SIMKO

Debtor(s)

Case No. 18-24558CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/23/2018.
- 2) The plan was confirmed on 01/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/09/2019, 07/06/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/02/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,784.87.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$195,416.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$195,416.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$8,940.37
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,940.37

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ADVANCED DERMATOLOGY & COSM | Unsecured | 220.47 | 220.47 | 220.47 | 29.08 | 0.00 |
| ADVANCED DERMATOLOGY & COSM | Unsecured | NA | 354.88 | 354.88 | 46.81 | 0.00 |
| ALLEGHENY HEALTH NETWORK | Unsecured | 163.27 | NA | NA | 0.00 | 0.00 |
| ALLEGHENY HEALTH NETWORK | Unsecured | 597.78 | NA | NA | 0.00 | 0.00 |
| ALLEGHENY HEALTH NETWORK | Unsecured | 75.88 | NA | NA | 0.00 | 0.00 |
| AMERICAN EXPRESS | Unsecured | 1,676.00 | NA | NA | 0.00 | 0.00 |
| AMERICAN EXPRESS NATIONAL BA | Unsecured | 5,398.61 | 5,398.61 | 5,398.61 | 712.13 | 0.00 |
| AMERICAN EXPRESS NATIONAL BA | Unsecured | 8,210.79 | 8,210.79 | 8,210.79 | 1,083.08 | 0.00 |
| AMERICAN EXPRESS NATIONAL BA | Unsecured | 9,798.42 | 9,798.42 | 9,798.42 | 1,292.50 | 0.00 |
| BANK OF AMERICA NA** | Unsecured | 7,845.44 | 7,995.47 | 7,995.47 | 1,054.67 | 0.00 |
| BANKERS HEALTHCARE GROUP | Unsecured | 22,557.80 | 22,557.82 | 22,557.82 | 2,975.58 | 0.00 |
| BANKERS HEALTHCARE GROUP LLC | Secured | 45,042.97 | 45,286.78 | 42,612.12 | 42,612.12 | 15,639.31 |
| BANKERS HEALTHCARE GROUP LLC | Unsecured | 0.00 | 0.00 | 2,674.66 | 352.81 | 0.00 |
| BMW BANK OF NORTH AMERICA | Unsecured | NA | 1,884.56 | 3,884.56 | 512.41 | 0.00 |
| BMW BANK OF NORTH AMERICA | Secured | 27,732.68 | 25,150.00 | 23,150.00 | 20,004.75 | 567.97 |
| CAPITAL ONE NA** | Unsecured | 3,039.98 | 3,137.65 | 3,137.65 | 413.89 | 0.00 |
| CAPITAL ONE** | Unsecured | 10,082.00 | NA | NA | 0.00 | 0.00 |
| CHASE BANK USA NA(*) | Unsecured | 7,050.91 | 7,050.91 | 7,050.91 | 930.08 | 0.00 |
| CHASE BANK USA NA(*) | Unsecured | 8,883.00 | 8,883.72 | 8,883.72 | 1,171.84 | 0.00 |
| CHILDRENS COMMUNITY CARE | Unsecured | 146.90 | NA | NA | 0.00 | 0.00 |
| CITIBANK NA** | Unsecured | 10,914.10 | NA | NA | 0.00 | 0.00 |
| COLLECTION SERVICE CENTER INC | Unsecured | 61.00 | NA | NA | 0.00 | 0.00 |
| COURT OF COMMON PLEAS - ALLEG | Priority | 0.00 | NA | NA | 0.00 | 0.00 |
| DANIEL W PITUCH DMD MD PC++ | Unsecured | 174.40 | NA | NA | 0.00 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 6,462.19 | 6,517.23 | 6,517.23 | 859.68 | 0.00 |
| DOMESTIC RELATIONS OBLIGATION | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| EMILY PROGRAM PC | Unsecured | 2,827.70 | NA | NA | 0.00 | 0.00 |
| FIRST NATIONAL BANK OF OMAHA(*) | Unsecured | 514.80 | 561.25 | 561.25 | 74.03 | 0.00 |
| FIRST NATIONAL BANK OF PA(*) | Unsecured | 2,039.00 | 1,933.52 | 1,933.52 | 255.05 | 0.00 |
| FIRST NATIONAL BANK OF PA(*) | Secured | 6,982.83 | 7,791.13 | 7,041.13 | 7,041.13 | 777.00 |
| FIRST NATIONAL BANK OF PA(*) | Unsecured | 0.00 | 0.00 | 750.00 | 98.93 | 0.00 |

| Scheduled Creditors: | | | | | | |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| INTERNAL REVENUE SERVICE* | Unsecured | 0.00 | 1,100.89 | 1,100.89 | 145.22 | 0.00 |
| INTERNAL REVENUE SERVICE* | Priority | 16,021.08 | 17,167.48 | 17,167.48 | 17,167.48 | 0.00 |
| JANTZEN SIMKO | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS LLC* | Unsecured | 19,399.85 | 19,916.98 | 19,916.98 | 2,627.23 | 0.00 |
| JEFFERSON REGIONAL MED CNTR | Unsecured | 2,246.19 | NA | NA | 0.00 | 0.00 |
| JEFFERSON REGIONAL MED CNTR | Unsecured | 826.99 | NA | NA | 0.00 | 0.00 |
| MED EXPRESS BILLING++ | Unsecured | 30.00 | NA | NA | 0.00 | 0.00 |
| MUNICIPALITY OF BETHEL PARK (SV | Secured | NA | 44.88 | 44.88 | 44.88 | 0.00 |
| MUSIC HUT | Unsecured | 1,500.00 | NA | NA | 0.00 | 0.00 |
| NATIONSTAR MORTGAGE LLC(*) | Secured | 116,376.06 | 115,951.56 | 0.00 | 65,529.55 | 0.00 |
| NATIONSTAR MORTGAGE LLC(*) | Secured | 0.00 | 127.54 | 127.54 | 127.54 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 1,944.99 | 1,829.61 | 1,829.61 | 241.34 | 0.00 |
| PROSPER MARKET PLACE | Unsecured | 13,037.00 | NA | NA | 0.00 | 0.00 |
| QUEST DIAGNOSTICS INC | Unsecured | 512.20 | NA | NA | 0.00 | 0.00 |
| SKIN PATHOLOGY SERVICES | Unsecured | 81.69 | NA | NA | 0.00 | 0.00 |
| SOUTH HILLS ORTHO SURGERY ASSC | Unsecured | 230.54 | NA | NA | 0.00 | 0.00 |
| SOUTH HILLS RADIOLOGY ASSOC(*) | Unsecured | 13.20 | NA | NA | 0.00 | 0.00 |
| SOUTH HILLS RADIOLOGY ASSOC(*) | Unsecured | 29.90 | NA | NA | 0.00 | 0.00 |
| ST CLAIR EMERGENCY | Unsecured | 107.47 | NA | NA | 0.00 | 0.00 |
| ST CLAIR HOSPITAL | Unsecured | 1,392.59 | NA | NA | 0.00 | 0.00 |
| ST CLAIR HOSPITAL | Unsecured | 524.30 | NA | NA | 0.00 | 0.00 |
| ST CLAIR URGENT CARE | Unsecured | 87.27 | NA | NA | 0.00 | 0.00 |
| TRANSWORLD SYSTEMS | Unsecured | 165.00 | NA | NA | 0.00 | 0.00 |
| TRI BORO FEDERAL CREDIT UNION* | Unsecured | 1,548.61 | 424.90 | 424.90 | 56.05 | 0.00 |
| TRI BORO FEDERAL CREDIT UNION* | Secured | NA | 0.00 | 0.00 | 0.00 | 0.00 |
| UPMC PHYSICIAN SERVICES | Unsecured | 120.00 | 147.51 | 147.51 | 19.46 | 0.00 |
| VERIZON BY AMERICAN INFOSOURC | Unsecured | NA | 91.19 | 91.19 | 12.03 | 0.00 |
| WEST PENN POWER* | Unsecured | 330.75 | NA | NA | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|----------------------|-----------------------|----------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$7,041.13 | \$72,570.68 | \$777.00 |
| Mortgage Arrearage | \$127.54 | \$127.54 | \$0.00 |
| Debt Secured by Vehicle | \$23,150.00 | \$20,004.75 | \$567.97 |
| All Other Secured | \$42,657.00 | \$42,657.00 | \$15,639.31 |
| TOTAL SECURED: | \$72,975.67 | \$135,359.97 | \$16,984.28 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$17,167.48 | \$17,167.48 | \$0.00 |
| TOTAL PRIORITY: | \$17,167.48 | \$17,167.48 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$113,441.04 | \$14,963.90 | \$0.00 |

Disbursements:

| | |
|----------------------------|---------------------|
| Expenses of Administration | <u>\$10,940.37</u> |
| Disbursements to Creditors | <u>\$184,475.63</u> |

TOTAL DISBURSEMENTS : **\$195,416.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/04/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.